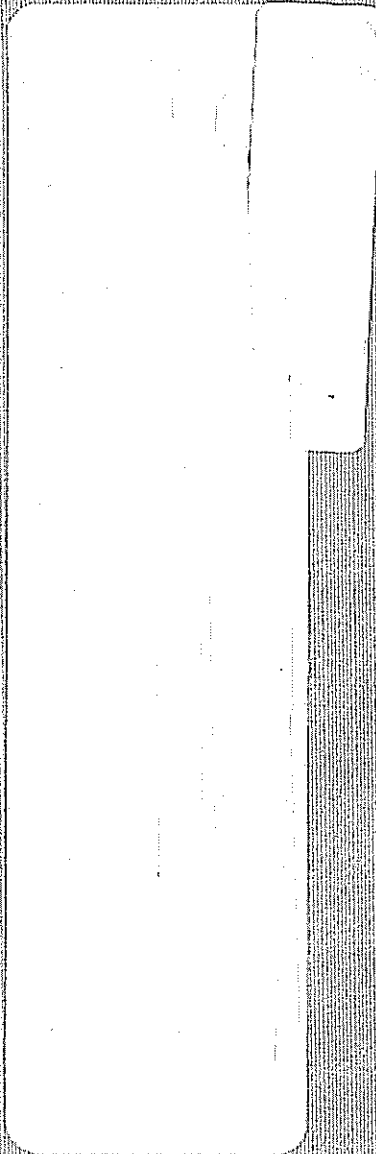


1978

PERSONAL BENEFIT SUMMARY
YOUR SHARE OF THE GM BENEFIT PROGRAM



Based on your personal data as of December 31, 1977

FEBRUARY, 1978

Since the GIM benefits program is made up of so many parts, it is sometimes difficult to comprehend how all of these components work together under various circumstances. This summary printout, among other things, describes your benefits in case of illness, disability and retirement as well as the benefits available to your family in case of death.

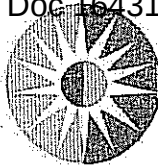
We hope you will be pleased when you include these benefits in your "How am I doing?" reflections. It should give you some personal satisfaction to see how they continue to increase in value each year, especially when you recognize them as an important and integral part of your total compensation and benefits package at General Motors.

Chairman

This personal summary has been prepared for you based on information as of December 31, 1977. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office. It should be noted that in the interest of accuracy the Part B retirement benefits shown are based on your average salary, rather than current salary, as used in prior summaries. This may result in a lower estimated benefit than previously shown.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown below.



Retirement

INCOME

Through December 31, 1977, your credited service is **0 YEARS AND 7 MONTHS** and your contributions total **\$112.44**

If you work for GM until you reach age 65 in **2014** your estimated monthly retirement income would be:

From the Retirement Program

—Noncontributory benefits **\$433**
—Contributory benefits **\$661***

From Social Security

—Yourself **\$633**
—Dependent spouse at age 65. **\$316**

Total \$2,043

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.

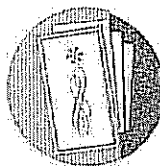
Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced)

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

***ASSUMES CONTINUED CONTRIBUTION TO AGE 65 AND NO WITHDRAWALS.**

- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.



Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1977

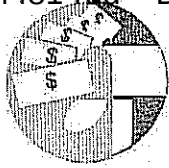
GM Common Stock @ \$62.81 **\$508**
Diversified U.S. Securities @ \$161.79 **\$242**
U.S. Savings Bonds (at cost)
Cash **\$750**

Total

The statement below shows your account status after class distributions and withdrawals. If any, Shares of GM stock purchased with GM's contributions and with dividends during 1975, 1976, and 1977 are subject to being "earned out" in accordance with the terms of the Program.

ANNUAL STATEMENT OF ACCOUNT

		Classes Earned Out		Classes Not Earned Out		TOTALS
		Through 1974	1975	1976	1977	
Purchased with Your Savings	Your Savings				\$479	\$479
	U.S. Savings Bonds					
	Diversified U.S. Securities	UNITS	UNITS	UNITS	1.4992	1.4992
	Cash Balance Plus Interest					
Purchased with GM Contributions	GM Common Stock	SHARES	SHARES	SHARES	3.5543	3.5543
	GM Common Stock	SHARES	SHARES	SHARES	4.2649	4.2649
Purchased with all Dividends	GM Common Stock	SHARES	SHARES	SHARES	.2739	.2739



Disability

INCOME

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of **\$1,622 PER MONTH FOR 13 WEEKS AND \$1,153 PER MONTH FOR THE NEXT 40 WEEKS.**

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling **\$922 per month to age 29**. Thereafter, you may be eligible for continuing Social Security benefits of **\$460 per month plus GM retirement* benefits of \$0 per month payable for life.**

In addition, if you have a dependent spouse and one or more children, they could receive up to **\$344 per month from Social Security.**

*Retirement benefits are projected only for employees with ten or more years of credited service.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- For employees with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly installments following expiration of extended disability benefits.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.



Survivors

BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the *Insurance Program*:

\$250 to an eligible survivor, for up to 24 months (**\$150** if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, **\$250 a month** would be paid until age 62 or remarriage or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of **NOT ELIGIBLE** for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived.

(B) Contributory benefits of **\$20 PER MONTH** would begin immediately for your spouse's lifetime in lieu of return of contributions.

From *Social Security*:

Social Security could pay a surviving spouse and children as much as **\$804 PER MONTH.**

*Assumes you have been married at least one year and your spouse is the same age as you.

Lump-Sum Payments

\$36,900	Basic Life Insurance
\$92,300	Optional Life Insurance
\$750	Savings-Stock Purchase account
SEE (B)	Retirement Program contributions
\$255	Social Security death payment
\$130,205	Total
	Plus, if death is accidental, one or more of these additional payments:
\$18,450	Extra Accident Insurance
\$18,450	Extra Accident Insurance (while on company business)
NOT ELECTED	Personal Accident Insurance

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service, or

2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and

Optional Dependent Insurance:

\$25,000 Life Insurance—spouse



Health Care

BENEFITS

Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctor's charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, *plus* charges for outpatient hospital emergency care, lab, x-ray, and certain other services.

Hearing aid benefits after one year of service.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$750 per person per year, with a lifetime maximum of \$650 per eligible person for teeth straightening.

Vision Care Coverage

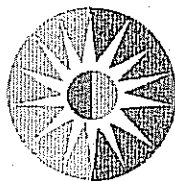
Benefits provide for examination, lenses and certain frames. Total copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical Coverage

For expenses not paid by your basic coverages:

100% of certain additional doctors' charges, and 80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for *all* eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care) would not be more than \$550 per year for each individual, unless the \$25,000 maximum reimbursable amount *per year* for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR: BASIC, DENTAL, VISION, AND MAJOR MEDICAL COVERAGES.



Retirement

INCOME

Through December 31, 1977, your credited service is **0 YEARS AND 7 MONTHS** and your contributions total **\$112.44**

If you work for GM until you reach age 65 in **2014** your estimated monthly retirement income would be:

From the Retirement Program

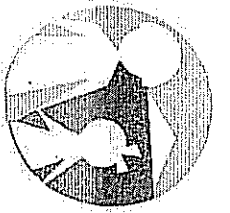
—Noncontributory benefits	\$433
—Contributory benefits	\$661*

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced)

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

*ASSUMES CONTINUED CONTRIBUTION



Survivor

BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the *Insurance Program*:

\$250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, \$250 a month would be paid until age 62 or remarriage or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of **NOT ELIGIBLE** for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived.

(B) Contributory benefits of **\$20 PER MONTH** would begin immediately for your spouse's lifetime in lieu of return of contributions.

From *Social Security*:

Social Security could pay a surviving spouse and children as much as **\$804 PER MONTH**.

* Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

\$25,000 Life Insurance—spouse
\$5,000 Life Insurance—each child
NOT Elected Personal Accident Insurance

Lump-Sum Payments

\$36,900	Basic Life Insurance
\$92,300	Optional Life Insurance
\$750	Savings-Stock Purchase account
SEE (B)	Retirement Program contributions
\$255	Social Security death payment
\$130,205	Total

Plus, if death is accidental, one or more of these additional payments:

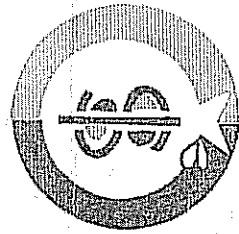
\$18,450	Extra Accident Insurance
\$18,450	Extra Accident Insurance (while on company business)
NOT Elected	Personal Accident Insurance

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service, or

- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).



Adding it all up

The GM program adds significant value to the pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS..... \$18,443*
 COST-OF-LIVING ALLOWANCE... \$1,019
 COST TO GM FOR YOUR BENEFITS
 INCLUDING \$1071 FOR SOCIAL
 SECURITY BENEFITS..... \$6,429
 TOTAL..... \$25,891
 *\$ 2,273 OF YOUR SALARY IS
 PAID TO YOU FOR YOUR VACATION
 AND HOLIDAYS. YOU ARE ENTITLED TO
 3.0 WEEKS OF VACATION IN CALENDAR
 YEAR 1978 PLUS SUPPLEMENTAL TIME
 OFF EQUIVALENT OF 5 DAYS. THERE
 ARE 14 HOLIDAYS DURING THE 1978
 MODEL YEAR.

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan

• Product discounts
 YOU SOON WILL RECEIVE A
 SEPARATE STATEMENT SHOWING
 YOUR ACCOUNT IN THE
 EMPLOYEE STOCK OWNERSHIP
 PLAN. IT WILL BE INCLUDED
 IN FUTURE SUMMARIES.

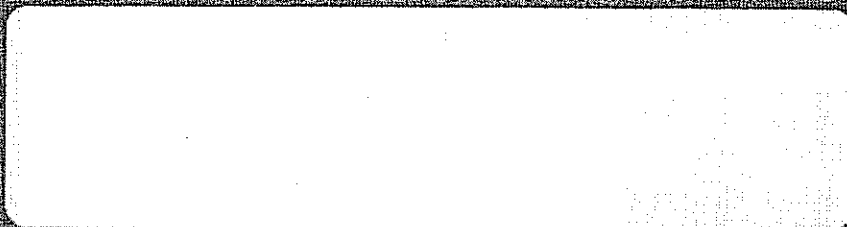
When you add it all up, it is an impressive package—a package with a value to you that goes well beyond its cost.



1979

PERSONAL BENEFIT SUMMARY

YOUR SHARE OF THE GM BENEFIT PROGRAM



Based on your personal data as of December 31, 1978.



Health Care BENEFITS

Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, *plus* charges for outpatient hospital emergency care, lab, x-ray, and certain other services.

Hearing aid benefits after one year of service.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridgework, dentures, and teeth straightening. The maximum dental benefits are \$750 per person per year, with a lifetime maximum of \$650 per eligible person for teeth straightening.

Vision Care Coverage

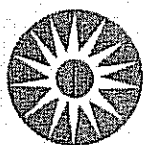
Benefits provide for examination, lenses and certain frames. Total copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical Coverage

For expenses not paid by your basic coverages:

100% of certain additional doctors' charges, and 80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for *all* eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care) would not be more than \$550 per year for each individual, unless the \$25,000 maximum reimbursable amount *per year* for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR: BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGE.



Retirement INCOME

Through December 31, 1978, your

Estimated retirement benefits are based on:

FEBRUARY, 1979

The benefits we enjoy at General Motors are among the best in American industry in terms of their value to us and our families. A nationally known professional consulting firm has verified this fact through a study of benefit plans of the nation's top corporations.

What are your GM benefits worth? The benefit plans summarized for you in this statement are a very substantial part of your total GM compensation. Under "Adding It All Up", we've indicated how much your personal benefits cost General Motors, but their real value to you goes far beyond their cost to GM. If you were given the cash equivalent of their cost to GM, you would not be able to purchase for yourself and your family the protection, the security, and the peace of mind which these benefits represent. Included are health care for you and your family, adequate retirement income, protection from loss of income if you are disabled, savings for your future needs, and life insurance coverages.

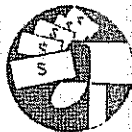
GM is proud of the broad range of benefits which make up an important part of your total compensation as a salaried employee and we are pleased to provide you with this summary detailing how they apply to you and your family.

A. A. Murphy
Chairman

This personal summary has been prepared for you based on information as of December 31, 1978. Every effort has been made to give you figures that are accurate and up to date. Should you find what you believe to be an error, please bring it to the attention of your Personnel Office.

Eligibility for benefits and the actual amount of payment under all of GM's plans that make up your benefit program must be determined under the legal documents that apply to each plan.

General Motors does not have access to your complete earnings records for Social Security purposes. Therefore, Social Security benefits in this statement are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown below. Also, due to changes in the Social Security laws and benefit calculation formulas, actual or estimated Social Security benefits may be lower than shown on this or previous summaries.



Disability INCOME

If you become disabled you may be eligible to receive salary continuation and/or disability benefits of **\$1,654 PER MONTH FOR 13 WEEKS AND \$1,106 PER MONTH FOR THE NEXT 40 WEEKS.**

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling **\$885** per month to age 27. Thereafter, you may be eligible for continuing Social Security benefits of **\$448** per month plus GM retirement* benefits of **\$0** per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to **\$334** per month from Social Security.

*Retirement benefits are projected only for employees with ten or more years of credited service.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- For employees with less than 10 years of credited service when first disabled, payout of basic life insurance in monthly installments following expiration of extended disability benefits.
- Monthly installments of Personal Accident Insurance.
- Entire account balance under GM Savings-Stock Purchase Program, including GM's contributions.



Survivors BENEFITS

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the Insurance Program:

\$250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, \$250 a month would be paid until age 62 or remarriage or

Lump-sum payments

\$35,400	Basic Life Insurance
NOT ELECTED	Optional Life Insurance
\$4,734	Savings-Stock Purchase account
\$0	Retirement Program contributions
\$255	Social Security death benefit



Retirement INCOME

Through December 31, 1978, your credited service is **4 YRS AND 0 MO**.
You contributed **\$0.00** prior to July 1, 1977, and **\$0.00** after that date.
If you work for GM until you reach age 65 in 2020 your estimated monthly retirement income would be:

From the Retirement Program
—Noncontributory benefits **\$629**
—Contributory benefits **0***
From Social Security
—Yourself **\$650**
—Dependent spouse at age 65 **UNMARRIED**
Total **\$1,279**

Estimated retirement benefits are based on:

- The assumption that your current pay will stay the same until retirement.
- Retirement payments for your lifetime only (if you elect a survivor option, benefits would be reduced).

Estimates of your retirement income at other ages are available upon request from your Personnel Office.

*** \$573 PER MONTH IF YOU UNMARRIED CONTRIBUTE FROM AGE 25 TO AGE 65.**

Plus

If you retire from GM (except at employee option between ages 55 and 60 when your age and credited service total less than 85):

- You may take your Savings-Stock Purchase Program account in a lump sum, or convert part of your account to a lifetime annuity.

- Your health care coverage will be continued for your lifetime.
- A portion of your life insurance and Personal Accident Insurance may be continued for your lifetime. Reduced Optional Life Insurance may be continued until age 70.



Savings-Stock Purchase PROGRAM

Total Value of your Account Dec. 31, 1978

GM Common Stock @ \$54.31 **\$3,125**
Diversified U.S. Securities @ \$167.76 **\$706**
U.S. Savings Bonds (at cost) **\$903**
Income Fund **\$903**
Equity Index Fund @ \$112.15 **\$903**
Cash **\$4,734**

The statement below shows your account status after the class distribution for 1976, if any. Shares of GM stock purchased with GM's contributions and with dividends during 1976, 1977 and 1978 are subject to being "earned out" in accordance with the terms of the Program.

ANNUAL STATEMENT OF ACCOUNT

Classes Earned Out

Classes Not Earned Out

	Through 1975	1976	1977	1978	TOTALS
Your Savings		\$603	\$686	\$1,743	\$3,032
1. U.S. Savings Bonds					
2. Diversified U.S. Securities		2.0368	2.1755		4.2123
3. GM Common Stock	UNITS	UNITS	UNITS	UNITS	UNITS
4. Income Fund	SHARES	4.4382	4.9552	14.3834	23.7768
5. Equity Index Fund	SHARES	SHARES	SHARES	SHARES	SHARES
Cash-Balance Plus Interest				\$903.49	\$903.49
	UNITS	UNITS	UNITS	UNITS	UNITS

Purchased with Your Savings

Purchased with GM Contributions

Purchased with all Dividends

GM Common Stock	SHARES	4.4382	5.9463	17.2602	27.6447
GM Common Stock	SHARES	2.5400	1.9134	1.6786	6.1320

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(part 2) Pg 11 of 13

In the event of your death while employed by GM, the following payments will be made to your beneficiary:

Monthly Payments*

From the *Insurance Program*:

\$250 to an eligible survivor, for up to 24 months (\$150 if certain Social Security benefits are payable). Thereafter, if you had a spouse at least age 45 when you died, \$250 a month would be paid until age 62 or remarriage or entitlement to unreduced Social Security because of your death.

From the *Retirement Program*:

A noncontributory benefit of **UNMARRIED** for your spouse's lifetime when Insurance Program survivor benefits are not payable or are waived.

Contributory benefits of **NOT ELIGIBLE**

would begin immediately for your spouse's lifetime in lieu of return of contributions. From *Social Security*:

Social Security could pay a surviving spouse and children as much as **UNMARRIED**

*Assumes you have been married at least one year and your spouse is the same age as you.

Optional Dependent Insurance:

NOT Life Insurance—spouse
ELECTED Life Insurance—each child
NOT Personal Accident Insurance
ELECTED

Lump-sum payments

\$35,400	Basic Life Insurance
NOT ELECTED	Optional Life Insurance
\$4,734	Savings-Stock Purchase account
\$0	Retirement Program contributions
\$255	Social Security death payment
\$40,389	Total

Plus, If death is accidental, one or more of these additional payments:
Extra Accident Insurance
Extra Accident Insurance (while on company business)
Personal Accident Insurance

Plus

GM will pay for health care coverages for your spouse and eligible children if you die while actively employed provided you:

- 1) Elected the Retirement Program contributory surviving spouse option and had 10 years of credited service, or
- 2) Were eligible to retire voluntarily (except between ages 55 and 60 when your age and credited service total less than 85).



Adding it All Up...

The combined GM Benefit Plans add significantly to the total pay you receive for the work you do. On an annualized basis,

YOUR SALARY IS..... \$17,700*
COST OF LIVING ALLOWANCE... \$2,142
COST TO GM FOR YOUR BENEFITS INCLUDING \$1216 FOR SOCIAL SECURITY BENEFITS..... \$5,658
TOTAL..... \$25,500

*\$ 2,136 OF YOUR SALARY IS PAID TO YOU FOR YOUR VACATION AND HOLIDAYS. YOU ARE ENTITLED TO 3.0 WEEKS OF VACATION IN CALENDAR YEAR 1979 PLUS SUPPLEMENTAL TIME OFF EQUIVALENT OF 5 DAYS. THERE ARE 13 HOLIDAYS DURING THE 1979 MODEL YEAR.

YOU WILL BEGIN TO PARTICIPATE IN THE GENERAL MOTORS EMPLOYEE STOCK OWNERSHIP PLAN (ESOP) ON THE FIRST OF THE YEAR AFTER YOU HAVE COMPLETED 2 YEARS OF GM SERVICE

GM's cost for your benefits is even higher than indicated, because you enjoy many other benefits that have not been detailed in this statement. These include:

- Salary continuation payments
- Unemployment and Workers Compensation
- Tuition Refund Plan
- GM layoff or separation allowance benefits
- Suggestion Plan
- Product discounts

When you add it all up, it is an impressive package—a package with a value to you that goes well beyond its cost.

AND ATTAINED A **ROUGH THE** ESOP YOU MAY ACQUIRE SHARES OF GM COMMON STOCK WHICH WILL ADD FURTHER TO THE VALUE OF YOUR GENERAL MOTORS BENEFIT PLANS.

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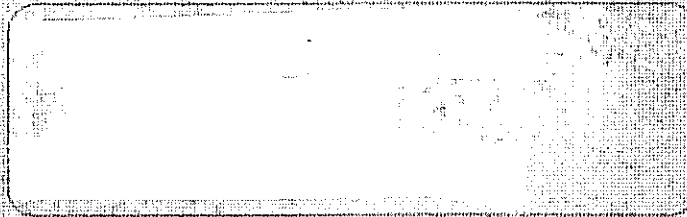
SHARES

1320

SHARES



1980
PERSONAL BENEFIT SUMMARY
YOUR SHARE OF THE GM BENEFIT PROGRAM



Based on your personal data as of December 31, 1979

FEBRUARY, 1980

The benefits summarized for you in this statement are a very substantial addition to your General Motors paycheck. These benefits, which include significant improvements made during 1979, add more than dollars to your paycheck. They also add security and protection for you and your family for the present and for the future.

General Motors is pleased and proud to be able to provide improved salaried benefit plans which are among the very finest in American industry today. Your contributions to the continued success of General Motors help to make such outstanding benefits possible.

R. A. Murphy
Chairman



Health Care BENEFITS

Basic Coverages

100% of semiprivate room, board, and other hospital charges for up to 365 days, or 730 days in an approved nursing facility.

100% of covered doctors' charges for surgery, obstetrics, anesthesia, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered prescription, plus charges for outpatient hospital emergency care, lab, x-ray, and certain other services.

Hearing aid benefits after one year of service.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

100% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridge-work, dentures, and teeth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$800 per eligible person for teeth straightening.

Vision Care Coverage

After one year of service, benefits are provided for examination, lenses and certain frames. Total copayment for each covered individual during any 12 consecutive months generally will not exceed \$12.50 for covered services and materials.

Major Medical Coverage

For expenses not paid by your basic coverages:

80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for all eligible family members. Your total out-of-pocket cost (for other than outpatient psychiatric care) would not be more than \$550 per year for each individual, unless the \$50,000 maximum reimbursable amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS
ARE ENROLLED FOR: BASIC, DENTAL,
VISION, AND MAJOR MEDICAL COVERAGES.

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1980
PERSONAL BENEFIT SUMMARY
YOUR SHARE OF THE GM BENEFIT PROGRAM



Based on your personal data as of December 31, 1979

FEBRUARY, 1980

The benefits summarized for you in this statement are a very substantial addition to your General Motors paycheck. These benefits, which include significant improvements made during 1979, add more than dollars to your paycheck. They also add security and protection for you and your family for the present and for the future.

General Motors is pleased and proud to be able to provide increased selected benefit plans which are among the very finest in American industry today. Your contributions to the continued success of General Motors help to make such outstanding benefits possible.

R. A. Murphy
Chairman

Health Care Benefits

Basic Coverages

100% of employee room, board and other hospital charges up to 305 days or 720 days in an approved nursing facility.

100% of covered doctors' charges for surgery, anesthesia, obstetrics, hospital visits, and consultations.

100% of the charge in excess of \$3 for each covered treatment, plus charges for equivalent hospital emergency care, lab, x-ray, and certain other services.

Hearing aid benefits after one year of service.

Dental Care Coverage

After one year of service, while you are actively at work, the plan pays:

70% of fees for examinations and cleaning, 90% for fillings, x-rays, and extractions, and 50% for bridge work, dentures, and tooth straightening. The maximum dental benefits are \$1000 per person per year, with a lifetime maximum of \$800 per eligible person for teeth straightening.

Vision Care Coverage

After one year of service, benefits are provided for examination, lenses and contact lenses. Total compensation for each covered individual during any 12 consecutive months generally will not exceed \$12.00 for covered services and materials.

Major Medical Coverage

For expenses not paid by your basic coverages.

80% of any remaining medical expenses which exceed the annual deductible amount of \$50 for you or an eligible family member, or \$100 for an eligible family member. Your total out-of-pocket cost for other than copayment psychiatric care would not be more than \$500 per year for each individual, unless the \$50,000 maximum reimbursement amount per year for each individual is exceeded. There is no maximum on lifetime benefits.

YOU AND ELIGIBLE FAMILY MEMBERS ARE ENROLLED FOR: BASIC, DENTAL, VISION AND MAJOR MEDICAL COVERAGES.

Retirement Income

Disability Income

Monthly Payments

If you become disabled you may be eligible to receive salary continuation under disability benefits of \$1,575 PER MONTH FOR 8 WEEKS AND \$1,100 PER MONTH FOR THE NEXT 45 WEEKS.

If you remain disabled, you may be eligible for continuing disability benefits from several sources, totaling \$314 per month to age 25. Thereafter, you may be eligible for continuing Social Security benefits of \$176 per month plus GMA retirement benefits of per month payable for life.

In addition, if you have a dependent spouse and one or more children, they could receive up to \$454 per month from Social Security.

*Retroactive benefits are indicated only for employees with ten or more years of credited service.

Plus

Depending on your eligibility and enrollment status, other benefits may be payable if you are totally and permanently disabled:

- For employees with less than 10 years of credited service when first disabled, payout of basic life insurance at maturity, investments following exit plan of interest disability benefits.
- Monthly installments of Personal Accident Insurance.
- Extra account balance under GMA Savings-Stock Purchase Program, including GMA's contributions.

Survivors Benefits

In the event of your death while employed by GMA, the following payments will be made to your beneficiary:

Monthly Payments*

From the Insurance Program:
\$300 to an eligible beneficiary for up to 24 months (\$175 after, if you had a spouse who, upon your death, was NOT at least age 45 or 21 whose age, when added to your years of service, totaled 65 or more, \$300 a month would be paid until the earlier of age 62, remarriage or entitlement to unemployment Social Security because of your death.
From the Retirement Program:
A nonrefundable benefit of NOT MARIED for your spouse's lifetime when insurance program survivor benefits are not payable or otherwise, contributory benefits of NOT ELIGIBLE would begin immediately for your spouse's lifetime in lieu of return of contributions. From Social Security:
Social Security could pay a surviving spouse and children as much as NOT MARIED.
*Assumes you have been married at least one year and your spouse is the same age as you.

Lump-sum payments

Basic Life Insurance \$36,000
Optional Life Insurance \$1,350
Savings-Stock Purchase account \$235
Social Security death payment \$40,397
Total

Plus, if death is accidental, one or more of these additional payments:
Extra Accident Insurance \$10,000
Extra Accident Insurance while on company business \$10,000
Personal Accident Insurance

Plus—

- 1) GMA will pay for health care coverages for your spouse and eligible children if you die while actively employed.
- 2) Except the Retirement Program contributory survivor spouse option and last 10 years of credited service or
- 3) Were eligible to retire voluntarily (except between ages 55 and 60 when you are not credited service more than 85).

Employee Stock Ownership Plan